



USER GUIDE

FEBRUARY 2024



TABLE OF CONTENTS

Welcome to 700Credit	4
Credit Report Solutions	4
Compliance Solutions	4
Soft Pulls	4
QuickQualify (prequalification).....	4
QuickScreen (prescreen)	4
Identity Verification & Fraud Detection.....	5
Identity Verification	5
Synthetic ID Fraud	5
Income & Employment Verification	5
Driver's License Authentication Solutions	5
Mobile Scanner	5
In-Store	5
Introduction to QuickQualify	6
Credit Report Option	6
QuickMobile App (Dealer Mobile App)	7
700Credit & Revvable Prequalification Integration	8
Consumer's Prequalification Experience	8
Viewing Prequalification Lead Data in Revvable	9
Sending Consumers Hard/Soft Pull Application Links.....	10
Pulling Credit in Revvable	12
Introduction to 700Dealer.com.....	15
Viewing Your Leads.....	15
Managing Users.....	16
Creating a New User.....	16
Viewing Invoices	17

Introduction to Compliance Solutions with 700Credit 18

Compliance Dashboard	18
How You Benefit	18
Compliance for Credit Reports	19
Red Flag Regulation.....	19
Red Flag: Key Components	20
Out of Wallet (OOW) Questions	20
Risk-Based Pricing Notices	21
Adverse Action Notices	22
OFAC Search.....	23
OFAC Instructions	23
OFAC Cleared	24
Viewing Audit Reports	25

Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

Soft Pulls

The term “*soft pull*” refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

QuickQualify (*prequalification*)

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

QuickScreen (*prescreen*)

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store*.

Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

Revvable has integrated our credit, compliance and soft pull prequalification solutions into their platform. This guide will walk you through the consumer's prequalification experience and how to pull/view soft pull and credit reports from within your Revvable platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines Including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff
 - Payment History
 - Months Remaining on Auto Loans

You can use this information to put the consumer in the right vehicle with the right financing, right away!

QuickQualify Results

Result: Applicant Found

Score: 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe

Email: jdoe@email.com

Address: 123 Main St.

Phone: (999)-555-1234

Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$1,459.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 17.52765%

Original Amount: \$17,079.00

Percent Paid: 81.12%

Loan Type: Auto

Original Terms: 73 Months

Estimated Payoff: \$3,224.00

Remaining Terms: Joint: 6 Months

No of Late Payments: N/A

Trade Status: Open

Monthly Payment: \$382.00

Trade Open Date: 11/19/2015

Auto Trade Line 2

Interest Rate: 4.66%

Original Amount: \$16,045.00

Percent Paid: 100%

Loan Type: Auto

Original Terms: 61 Months

Estimated Payoff: \$0.00

Remaining Terms: Joint: 0 Months

No of Late Payments: 0

Trade Status: Closed

Monthly Payment: \$296.00

Trade Open Date: 07/21/2011

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

Note: This report can only be used for information purposes and **CANNOT** be used to fund the deal.

Score Summary

EQUIFAX FICO Auto V8F

EXPERIAN FICO AUTO V8

TRANSUNION FICO Auto 08

750

761

780

Credit Report

700Credit Auto Summary

JANE AARDEN

DOB: 11/01/1990

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-1234

PREVIOUS ADDRESSES:

5 SILVER RDG

11 HIGH DAM RD

WINDHAM

WAREHAM

ME

MA

EMPLOYMENT:

EMPLOYER X

Score Summary

Score Card

Score

Code

Score Factor Description

FICO Risk V2

750

02

serious delinquency, derogatory public record or collection filed

National Risk Model

802

34

time source delinquency is too recent or unknown

Bankruptcy

805

K

amount owed on delinquent accounts

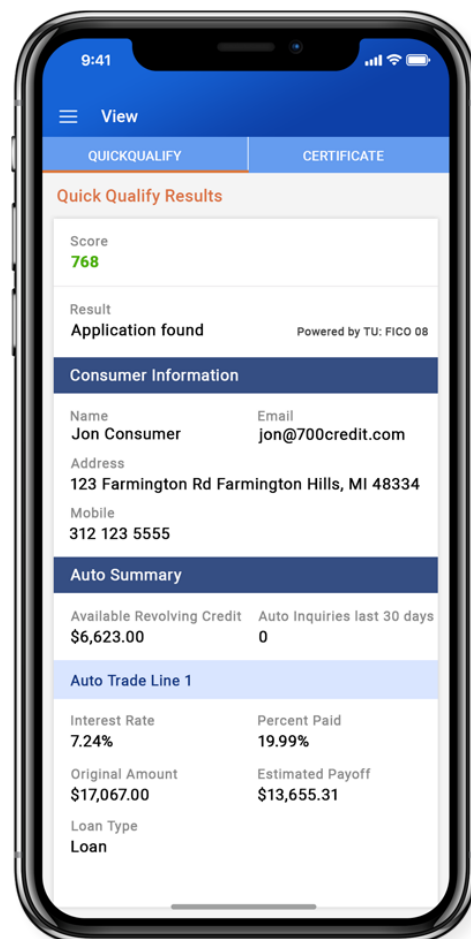
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "**700Credit**" or by scanning the QR codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance:
(866) 273-3848 or support@700credit.com.




700Credit & Revvable Prequalification Integration

Consumer's Prequalification Experience

Consumer's access the prequalification process through various points on a dealer website; banners at the top of a page, drop-down option in the menu bar, and/or in the vehicle detail page (VDP). 700Credit suggested labeling the CTA, "Get Prequalified", however dealers can choose themselves.

Below is an example of a prequalification form presented to a consumer. After providing their name, email, phone and address, the consumer will provide consent to a soft pull, and then **"Submit"**.

In the case a consumer's information cannot be found, they are given a "second chance" to get prequalified by providing their SSN. This will not place a hard inquiry on the consumer.


Jory's Demo

MOTO DOG

First Name
Last Name Suffix
Email Address Phone Number
Address Line 1 Address Line 2
City State Zip Code

By clicking the I Agree checkbox and Submit, I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Policy, Terms and Conditions and I acknowledge I may be contacted by Jory's Demo. I understand that I might not prequalify depending on the prequalification criteria.

☐ I Agree

Submit

Christian Dealership


Almost There...

Based on the name and address you provided, we are unable to locate your credit file information. If you wish to continue, please provide your SSN and click Submit to continue with the pre-qualification process. Otherwise, click No Thank you.

As a reminder this does not log a hard inquiry on your credit file or affect your credit score

Social Security Number


Submit

No Thank you

Once submitted, the user will be presented a confirmation message that their information has been submitted and the dealership will reach out.

We've received your request!

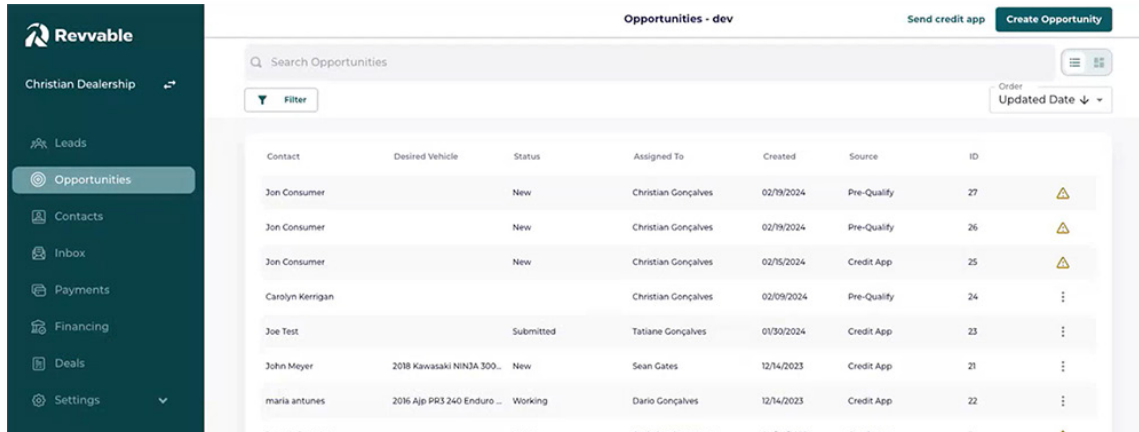
A member of Christian Dealership will contact you soon.



View Prequalification Lead Data in Revvable

To view a consumer's prequalification results, select the **"Opportunities"** tab in the left-side navigation panel. Locate and select the desired applicant from the list.

Note: Dealers can also locate the applicant from the **"Contacts"** page, and follow the same steps.

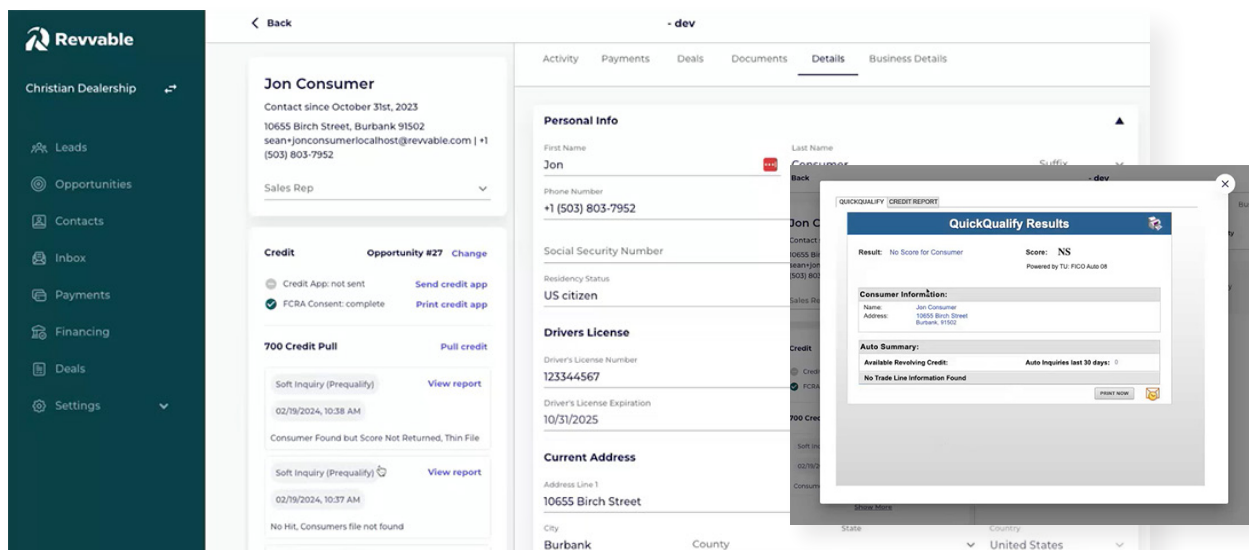


The screenshot shows the 'Opportunities - dev' page in the Revvable interface. On the left is a dark sidebar with navigation options: Christian Dealership, Leads, Opportunities (selected), Contacts, Inbox, Payments, Financing, Deals, and Settings. The main area has a search bar 'Search Opportunities' and a 'Filter' button. Below is a table of opportunities:

Contact	Desired Vehicle	Status	Assigned To	Created	Source	ID	
Jon Consumer		New	Christian Gonçalves	02/19/2024	Pre-Qualify	27	⚠️
Jon Consumer		New	Christian Gonçalves	02/19/2024	Pre-Qualify	26	⚠️
Jon Consumer		New	Christian Gonçalves	02/15/2024	Credit App	25	⚠️
Carolyn Kerrigan			Christian Gonçalves	02/09/2024	Pre-Qualify	24	⋮
Joe Test		Submitted	Tatiane Gonçalves	01/30/2024	Credit App	23	⋮
John Meyer	2018 Kawasaki Ninja 300...	New	Sean Gates	12/14/2023	Credit App	21	⋮
maria antunes	2016 Ajo PR3 240 Enduro...	Working	Dario Gonçalves	12/14/2023	Credit App	22	⋮

The dealer is brought to the consumer's profile. Within the **"700Credit Pull"** section (circled below), the dealer can see a record of any prequalification report pulled on the consumer. Click the hyperlink, **"View Report"** linked to the desired application.

The applicant's prequalification report will appear in an iframe. Use the tabs at the top of the report to view both the QuickQualify and full credit report.



The screenshot shows the 'Jon Consumer' profile page in the Revvable interface. The left sidebar is the same as in the previous screenshot. The main area has tabs: Activity, Payments, Deals, Documents, Details (selected), and Business Details. The 'Details' tab shows personal information, drivers license, and current address. The '700 Credit Pull' section is highlighted with a red circle. It shows two entries for 'Soft Inquiry (Prequalify)' with dates 02/19/2024 and 02/18/2024. Each entry has a 'View report' link. A modal window titled 'QuickQualify Results' is open, showing the results for 'Jon Consumer'.

QuickQualify Results

Result: No Score for Consumer Score: NS
Powered by TU FICO Auto DR

Consumer Information:

Name: Jon Consumer
Address: 10655 Birch Street, Burbank, 91502

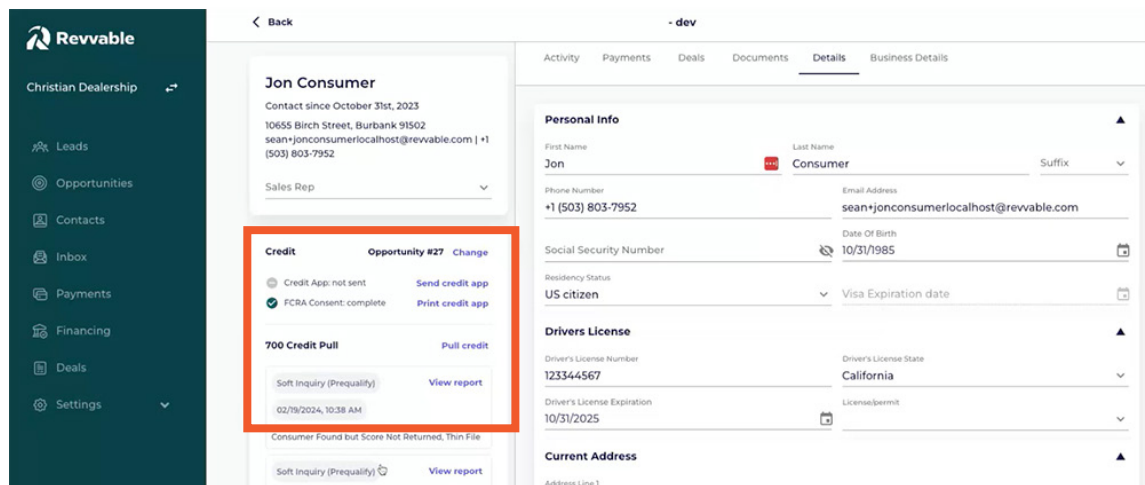
Auto Summary:

Available Revolving Credit: Auto Inquiries last 30 days: 0
No Trade Line Information Found

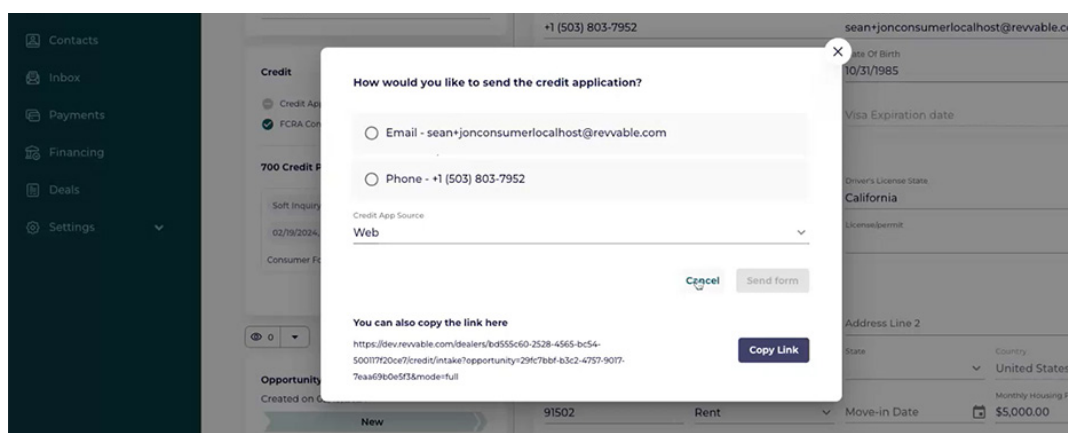
Sending Consumers Hard/Soft Pull Application Links

Revvable's allows their users to send links to prequalification or financing applications, directly from within the platform. Starting in a consumer's profile in the **"Credit"** section, click **"Send credit app"** (financing link) or **"Send soft inquiry"** (prequalification).

Note: The prequalification link is not shown below as the feature had not been implemented to the public, but dealers will find it right next to the finance application hyperlink and follow the same process.

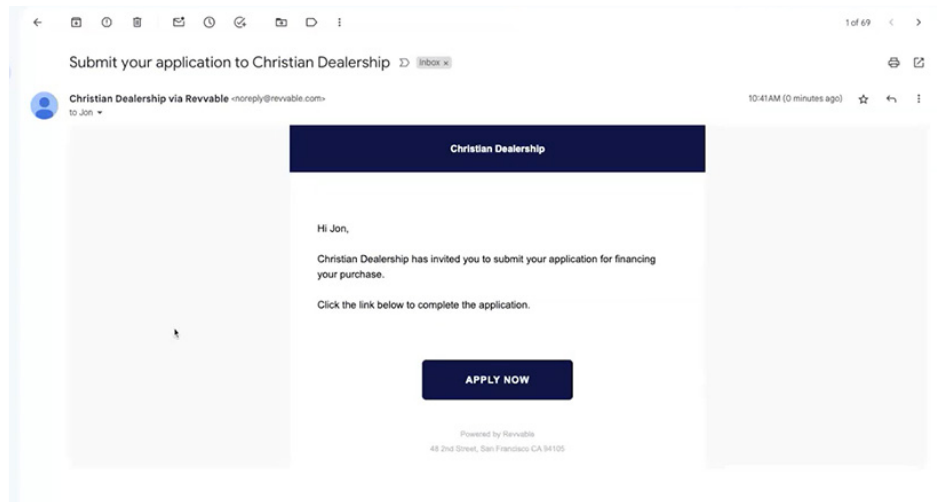


A pop-up will appear where the dealer will choose how they want to send the link; link to consumers email or a text to their mobile phone. Click **"Send Form"**.



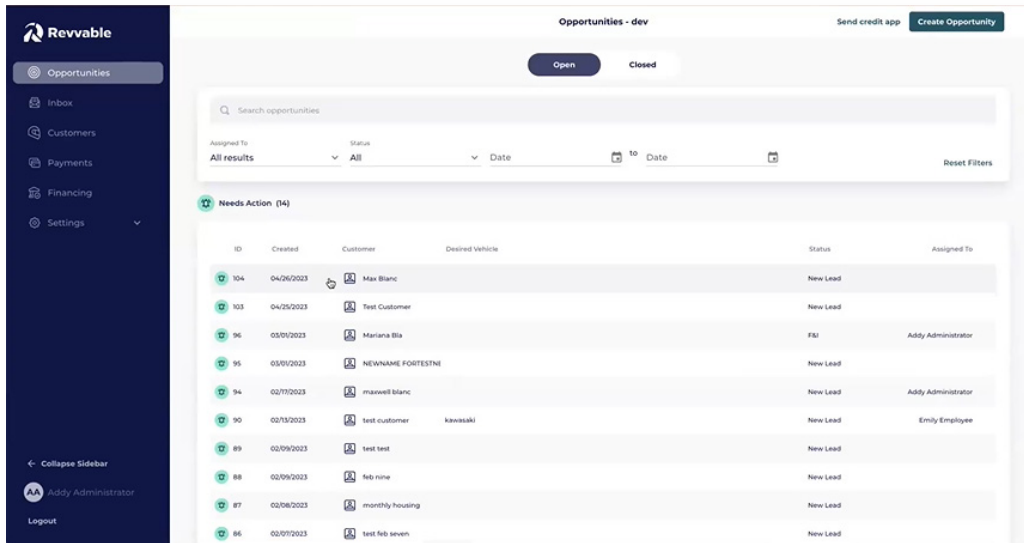
Note: If the dealer has a different preferred method of sharing the application, they can copy the link at the bottom of the pop-up and paste in their own location.

Below is an example of an email the consumer would receive from the dealership to an application. The consumer will click “Apply Now” and follow the same steps as previously described.



Pulling Credit in Revvable

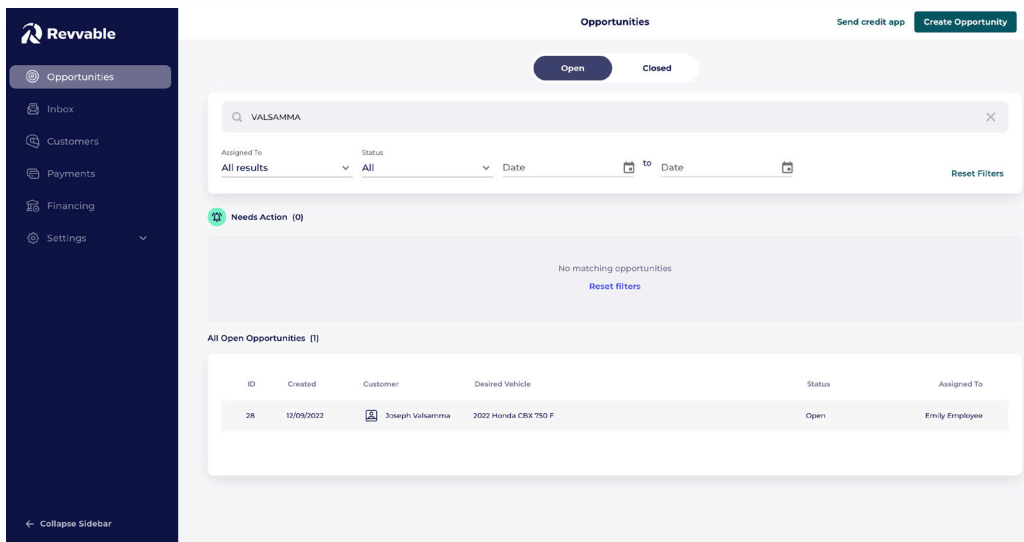
Beginning in the home dashboard of Revvable, select the “**Opportunities**” tab in the left-hand navigation panel.



The screenshot shows the 'Opportunities - dev' dashboard. The left sidebar has a navigation menu with 'Opportunities' selected. The main content area has a search bar and filters. The 'Needs Action' section shows 14 items in a table:

ID	Created	Customer	Desired Vehicle	Status	Assigned To
104	04/26/2023	Max Blanc		New Lead	
103	04/25/2023	Test Customer		New Lead	
96	03/21/2023	Mariana Bilo		FSI	Addy Administrator
95	03/19/2023	NEWNAME FORTESTNE		New Lead	
94	02/17/2023	maxwell blanc		New Lead	Addy Administrator
90	02/13/2023	test customer	kawasaki	New Lead	Emily Employee
89	02/09/2023	test test		New Lead	
88	02/09/2023	feb nine		New Lead	
87	02/08/2023	monthly housing		New Lead	
86	02/07/2023	test feb seven		New Lead	

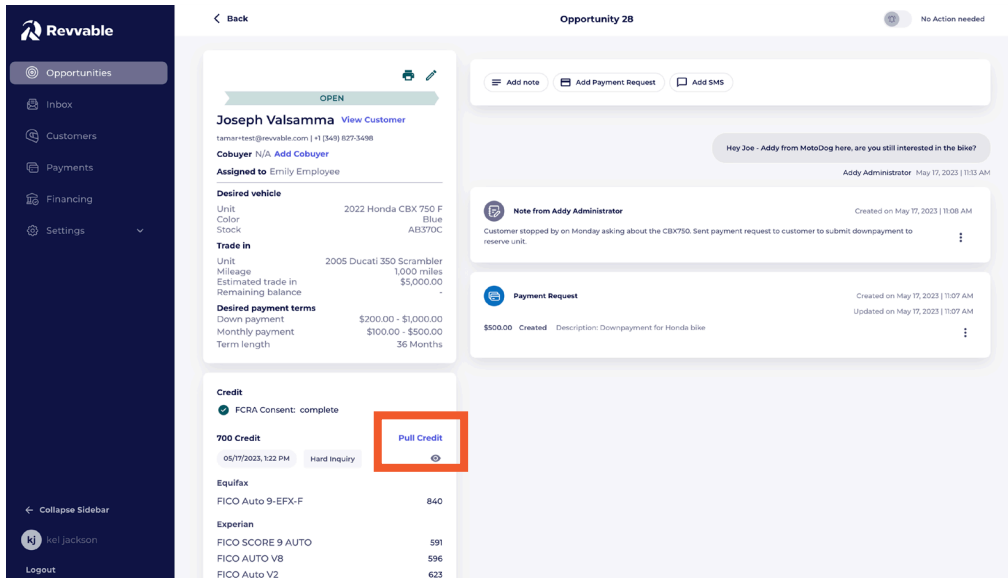
Utilizing either the search bar or the filters, locating the desired consumer you want to pull a prescreen or credit report on. Select the consumer to open their profile.



The screenshot shows the 'Opportunities' dashboard. The search bar contains 'VALSAMMA'. The 'Needs Action' section shows 0 items. The 'All Open Opportunities' section shows 1 item in a table:

ID	Created	Customer	Desired Vehicle	Status	Assigned To
28	12/09/2022	Joseph Valsamma	2022 Honda CRX 750 F	Open	Emily Employee

Within the consumer profile, under the **“Credit”** section, locate the **“Pull Credit”** link.



Revvable Opportunity 28

Joseph Valsamma View Customer
 Email: jvalsamma@revvable.com | Phone: (345) 827-3498
 Cobuyer: N/A Add Cobuyer
 Assigned to: Emily Employee

Desired vehicle
 Unit: 2022 Honda CBX 750 F
 Color: Blue
 Stock: A5379C

Trade in
 Unit: 2005 Ducati 350 Scrambler
 Mileage: 1,000 miles
 Estimated trade in: \$5,000.00
 Remaining balance: -

Desired payment terms
 Down payment: \$200.00 - \$1,000.00
 Monthly payment: \$100.00 - \$500.00
 Term length: 36 Months

Credit
 FCRA Consent: complete

700 Credit
 05/17/2023, 1:22 PM Hard Inquiry **Pull Credit**

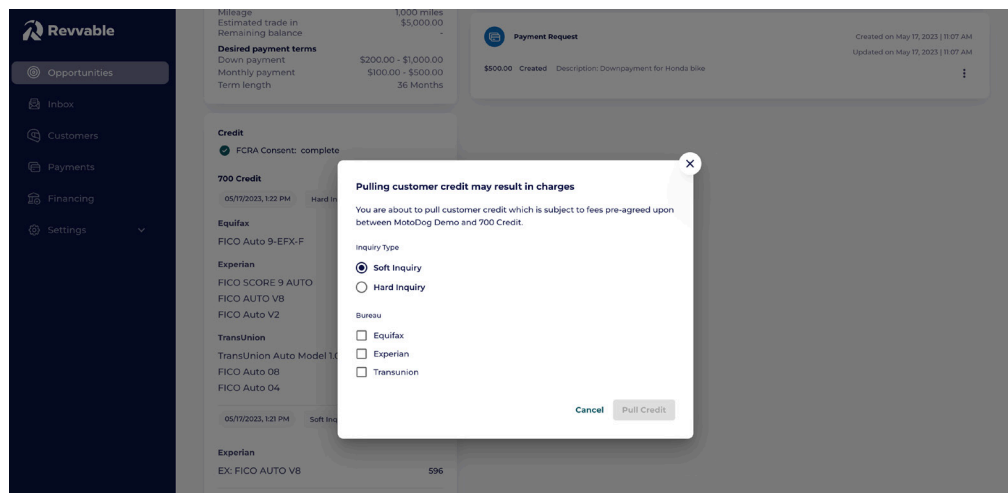
Equifax
 FICO Auto 9-EPX-F: 840

Experian
 FICO SCORE 9 AUTO: 591
 FICO AUTO V8: 596
 FICO AUTO V2: 623

Payment Request
 \$500.00 Created Description: Downpayment for Honda bike
 Created on May 17, 2023 | 11:07 AM
 Updated on May 17, 2023 | 11:07 AM

Note: Within the **“Credit”** section, users can directly see the FICO scores of the previously pulled credit report. To view the 700Credit prescreen or full credit file within the iframe, select the eye icon under the **“Pull Credit”** link.

A pop-up window will appear, prompting the user to select either a soft inquiry (prescreen) or hard inquiry (full credit file). Next, check which bureau(s) you would like to use to pull the consumer’s credit. Once finished, click **“Pull Credit”**.



Revvable Opportunity 28

Joseph Valsamma View Customer
 Email: jvalsamma@revvable.com | Phone: (345) 827-3498
 Cobuyer: N/A Add Cobuyer
 Assigned to: Emily Employee

Desired vehicle
 Unit: 2022 Honda CBX 750 F
 Color: Blue
 Stock: A5379C

Trade in
 Unit: 2005 Ducati 350 Scrambler
 Mileage: 1,000 miles
 Estimated trade in: \$5,000.00
 Remaining balance: -

Desired payment terms
 Down payment: \$200.00 - \$1,000.00
 Monthly payment: \$100.00 - \$500.00
 Term length: 36 Months

Credit
 FCRA Consent: complete

700 Credit
 05/17/2023, 1:22 PM Hard Inquiry **Pull Credit**

Equifax
 FICO Auto 9-EPX-F: 840

Experian
 FICO SCORE 9 AUTO: 591
 FICO AUTO V8: 596
 FICO AUTO V2: 623

Payment Request
 \$500.00 Created Description: Downpayment for Honda bike
 Created on May 17, 2023 | 11:07 AM
 Updated on May 17, 2023 | 11:07 AM

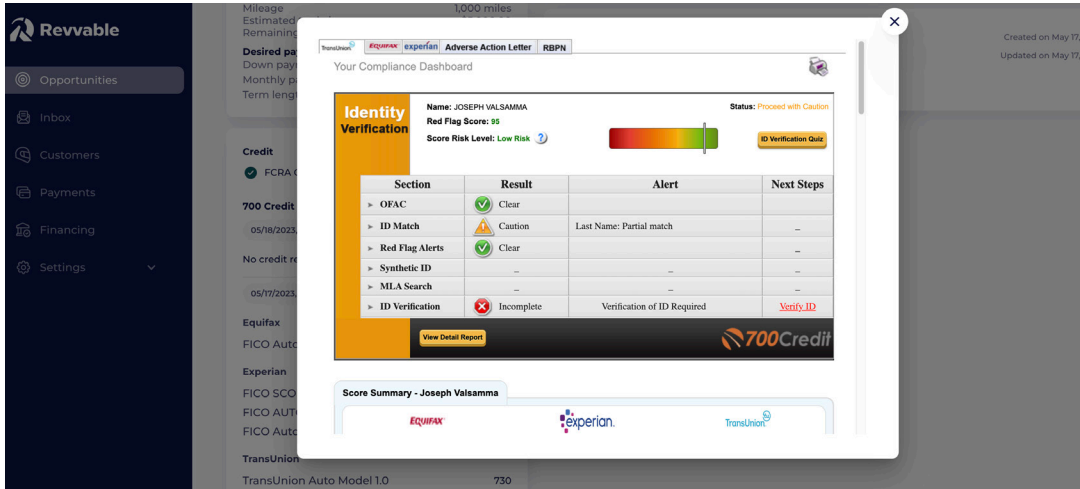
Pulling customer credit may result in charges
 You are about to pull customer credit which is subject to fees pre-agreed upon between MotoDog Demo and 700 Credit.

Inquiry type
☒ Soft Inquiry
☐ Hard Inquiry

Bureau
☐ Equifax
☐ Experian
☐ TransUnion

Cancel Pull Credit

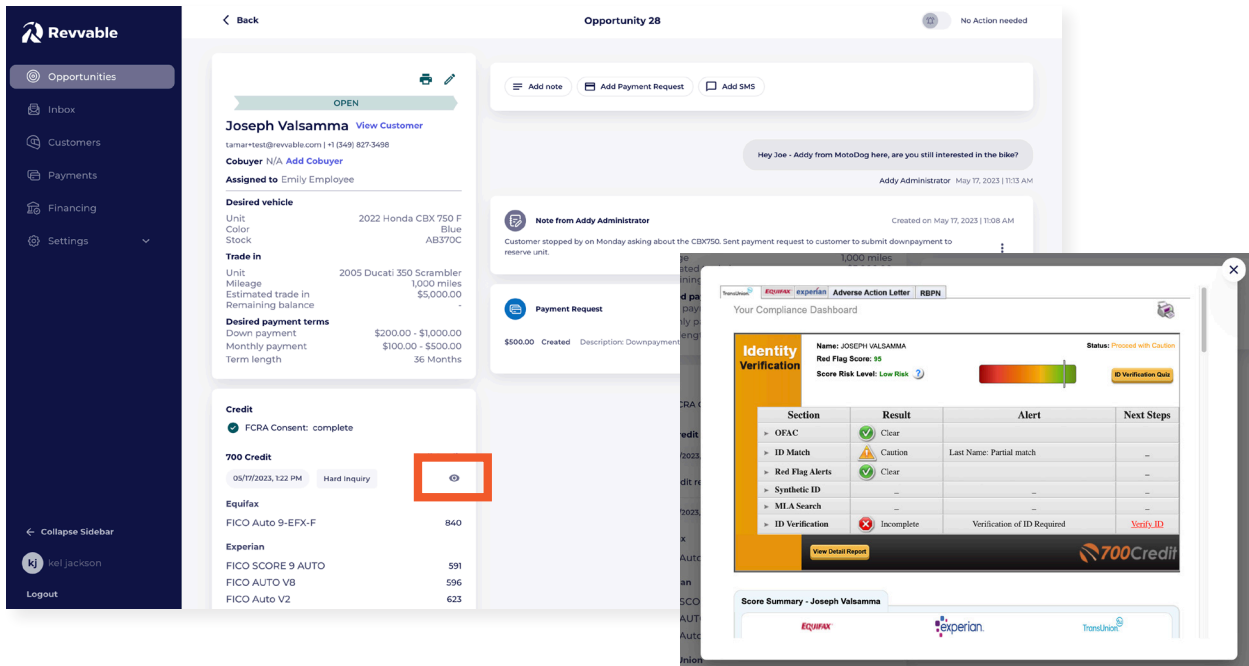
The report will then appear on screen in an iframe. From here, users can utilize the tabs at the top of the iframe to pan between each bureau's report, Adverse Action Letter, and RBPN. Users also have direct access to their Compliance Dashboard from within the iframe.



The screenshot shows the Revvable Compliance Dashboard for Joseph Valsamma. The dashboard includes a sidebar with navigation options like Opportunities, Inbox, Customers, Payments, Financing, and Settings. The main content area displays the Identity Verification results, which are categorized into sections: OFAC, ID Match, Red Flag Alerts, Synthetic ID, MLA Search, and ID Verification. Each section shows a result (Clear, Caution, or Incomplete) and an alert (e.g., Last Name: Partial match). The dashboard also includes a Score Summary for Joseph Valsamma, showing scores from Equifax, Experian, and TransUnion.

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Caution	Last Name: Partial match	
Red Flag Alerts	Clear		
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

To view a previously pulled credit report, select the eye icon within the applicant's profile, as circled below. The credit application will appear in an iframe on screen.



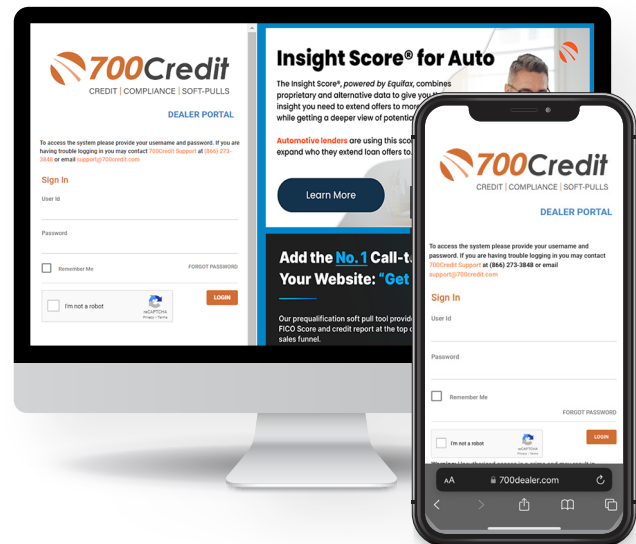
The screenshot shows the Revvable Opportunity 28 page for Joseph Valsamma. The page includes a sidebar with navigation options like Opportunities, Inbox, Customers, Payments, Financing, and Settings. The main content area displays the credit application details, including the desired vehicle (2022 Honda CBX 750 F), trade-in (2005 Ducati 350 Scrambler), and desired payment terms (\$200.00 - \$1,000.00). The credit section shows the FCRA Consent as complete and the 700 Credit score as 840. The credit application is highlighted with a red box, and an eye icon is circled next to it. The credit application is also displayed in an iframe on the right side of the page.

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Caution	Last Name: Partial match	
Red Flag Alerts	Clear		
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

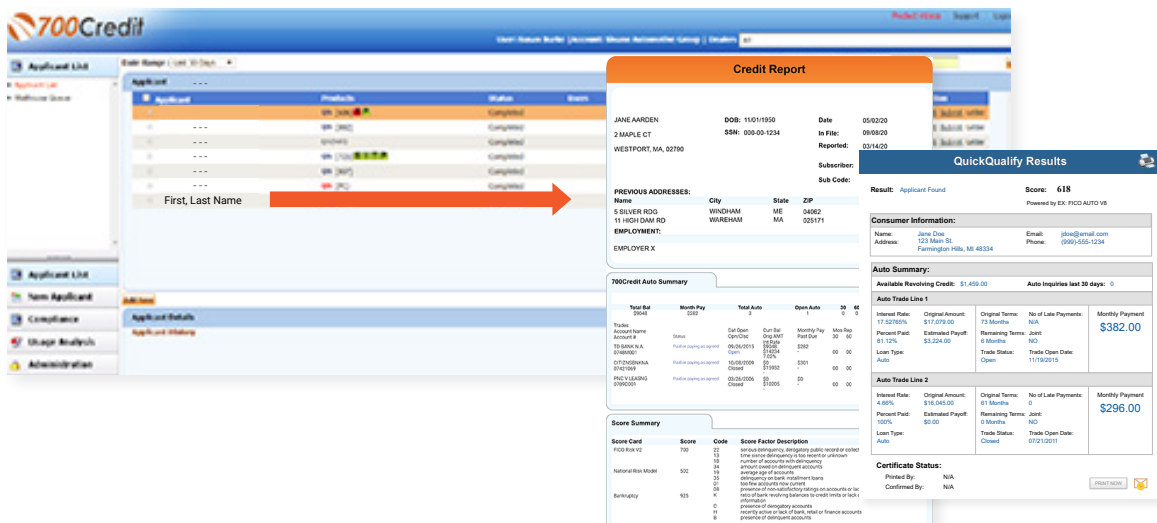
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **"Applicant List"** menu item in the left-hand column and you will see a list of all. You can select **"Date Range"** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a soft pull prequalification was run, you will see those results.



Applicant List

Applicant	First, Last Name	DOB	City	State	ZIP	Status
JANE AARDEN	JANE AARDEN	11/01/1950	WESTPORT, MA	02790	Completed	

Credit Report

Applicant Information:

Name: JANE AARDEN
DOB: 11/01/1950
City: WESTPORT, MA
State: MA
ZIP: 02790

Consumer Information:

Name: Jane Aarden
Address: 123 Main St, Farmington Hills, MI 48334
Email: janea@jane.com
Phone: (989) 555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00
Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate	Original Amount	Original Term	No. of Late Payments	Monthly Payment
4.99%	\$16,045.00	60 Months	0	\$382.00

Auto Trade Line 2

Interest Rate	Original Amount	Original Term	No. of Late Payments	Monthly Payment
4.99%	\$16,045.00	60 Months	0	\$296.00

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Score V2	750	15	Payment history, amount of recent delinquency, credit utilization, length of credit history, number of accounts in delinquency, new credit, and recent inquiries
National Risk Model	302	15	Payment history, amount of recent delinquency, credit utilization, length of credit history, number of accounts in delinquency, new credit, and recent inquiries
Burkhardt	95	15	Payment history, amount of recent delinquency, credit utilization, length of credit history, number of accounts in delinquency, new credit, and recent inquiries

Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to 700Dealer.com
2. Click on the **"Users"** link in the left-hand navigation bar
3. To edit a user's credentials, click the **"Edit"** link on the right
4. To delete a user, click the **"Delete"** link on the right
5. To create a new user, click on the **"Copy"** link on the right.

Administration		Search <input type="text"/>							Go
<ul style="list-style-type: none"> Account Profile Online Invoicing Site security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup PopUp DAS Detail 		Hide Inactive							
UserID	Name	User level	User type	Status	Dealer	City	Stat	Action	
cartercountydgcudi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountyhycudi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
cartercountyhjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
chylundaidpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
fh Chavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
keystonecheycudi	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete Copy
keystonecheydc	CU Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete Copy
keystonegbj	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete Copy

When you click on **“Edit”**, you will be brought to a screen where you can make changes to the information.

User Information			
User Id : *	Password :	Retype Password : *	
<input type="text"/>	<input type="password"/>	<input type="password"/>	
First Name : *	Middle Name :	Last Name : *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address :			
<input type="text"/>			
Zip : *	City : *	State : *	Phone : *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address : *			
<input type="text"/>	Email Password		

Password Rules:

- Password must be at least 10 characters long.
- Password must contain an uppercase character.
- Password must contain a lowercase character.
- Password must contain a numeric character.
- Password and Retype Password must match.
- Password shouldn't match with last 13 password

User Setup Information	
User Type : *	User Level : *
<input type="text"/>	<input type="text"/>
Web User	Dealer Admin
<input type="checkbox"/> AutoGenerate Letter is on	
<input type="checkbox"/> Read Only	
Dealer :	Select Default Dealer :
<input type="text"/>	<input type="text"/>
<input type="button" value="+"/>	<input type="button" value="-"/>
<input type="checkbox"/> Disable User	

From IP	To IP
No IP Ranges found	Add Another Range

☐ Restrict Days of week and time of day access
☐ Force Password change on next Login
☐ Show in QuickApp dropdown

Creating a New User

Administration

- Account Profile
- Online Invoicing
- Site security
- Dealers**
- Users
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- UserID Lookup
- Subcode Lookup
- PopUp
- DAS Detail

Search

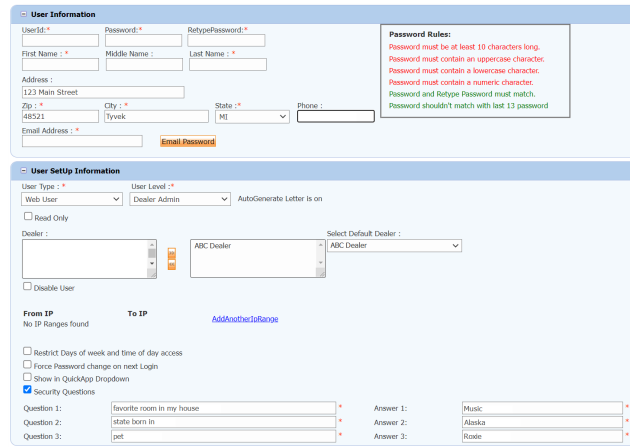
Go

Hide Inactive									
UserID	Name	User level	User type	Status	Dealer	City	State	Action	
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy
cartercountdydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy
cartercountdydgc	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy
cartercountyhydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy
chyuandapcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy
fchavez	Frank Chavez	Dealer Admin	OIE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy
keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete	Copy
keystonechevdfrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete	Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete	Copy

1 2

To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.



User Information

User ID: * Password: * Retype Password: *

First Name: * Middle Name: * Last Name: *

Address: 123 Main Street

Zip: * 48521 City: * Tyreek State: * MI Phone: *

Email Address: * [Email Password](#)

Password Rules:
 Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type: * User Level: * AutoGenerate Letter is on

Web User Dealer Admin

☐ Read Only

Dealer: ABC Dealer Select Default Dealer: ABC Dealer

☐ Disable User

From IP: No IP Ranges found To IP: [Add Another Range](#)

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

☒ Security Questions

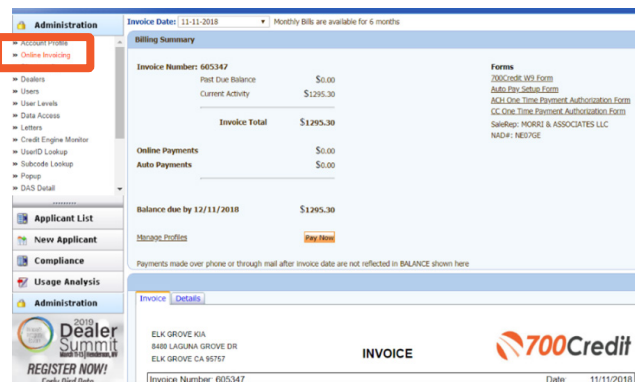
Question 1: favorite room in my house Answer 1: Music

Question 2: state born in Answer 2: Alaska

Question 3: pet Answer 3: Rooster

Viewing Invoices

Dealers can also view their monthly invoices online by selecting the **“Online Invoicing”** tab in the left-hand menu.



Administration

Invoice Dates: 11-11-2018 Monthly Bills are available for 6 months

Online Invoicing

Invoice Number: 605347

Print Due Balance: \$0.00

Current Activity: \$1295.30

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

[Manage Profiles](#) [Pay Now](#)

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

Forms
 700Credit W9 Form
 Auto Pay Setup Form
 ACH One Time Payment Authorization Form
 CC One Time Payment Authorization Form
 Sales Rep: MORRIS & ASSOCIATES LLC
 NACHA: NESTGE

700Credit

INVOICE

ELK GROVE KIA
 8400 LAGUNA GROVE DR
 ELK GROVE CA 95757

Invoice Number: 605347 Date: 11/11/2018

Introduction to Compliance Solutions with 700Credit

Compliance is a daunting task for any dealership, but the key to adhering to the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is consistency. 700Credit offers an array of products and services in a customized package for your dealership, all of which work to automate your compliance practices, keeping your dealership ready at all times for future audits. In addition to this complete, packaged Compliance Dashboard, we offer Identity Verification and Synthetic ID protection solutions.

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy
- Notices
- Out of Wallet Questions

Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%
Current Adverse Action Setup Request Setup Changes		
Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		
Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
	#	%
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Work on Incomplete		
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented		
	#	%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%
OFAC Compliance		
OFAC Status		
	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

Compliance for Credit Reports

What must dealers have in place today:

- Red Flag, which includes OFAC on every applicant, and remediate all alerts.
- Properly provide Adverse Action and Risk Based Pricing notices to consumers.
- Must abide by the regulations, and be able to **PROVE** they abide through monthly audits.

700Credit provides our dealers a comprehensive platform that keeps your business in compliance with every transaction. **Our Compliance Dashboard includes:**

- Red Flag
- Risk Based Pricing Notices
- Adverse Action Notices
- OFAC
- Privacy Notices
- Out of Wallet Questions
- Audit Reports

Red Flag Regulation

Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list of multiple choice "Out of Wallet" questions that an identity thief would have a hard time answering, allowing you to validate identity without the consumer leaving the dealership.

What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations, and be able to PROVE they abide through monthly audits.
- Dealers are required by law to have a WRITTEN Identity Theft Protection POLICY (ITPP)
(700Credit has a template available for you)
 - This policy must have a training component, a monitoring component, a reporting component and an audit component
- Dealers must have a Compliance Officer identified for your store

Red Flag: Key Components

- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
 - Database contains known fraudulent addresses (*Prisons, mail drops, fraudulent activity in the past, etc.*)
 - Master Death File
 - Social Security Number Validation
- ID Verification Component
- Military Lending Act
- Synthetic ID Fraud

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

Section	Result	Alert	Next Steps
➤ OFAC	✔ Clear		
➤ ID Match	! Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
➤ Red Flag Alerts	! Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs State: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
➤ Synthetic ID	–	–	–
➤ MLA Search	✔ Clear		
➤ ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)

Out of Wallet (OOW) Questions

Out of Wallet (OOW) questions are designed to speed the verification process and keep your customers in your store. When a Red Flag alert occurs, your dealership must validate the person's identity. If you ask an applicant for additional forms of identity and address verification and they have to leave the store, you risk them not coming back.

- **Available:** OOW questions are available instantly and available for every applicant processed through our 700Dealer platform or through our affiliate partner's platform.
- **Added Security:** Multiple choice questions that would be hard for an identity thief to answer.
- **Instant Verification:** If the customer answers the majority of the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

Out of Wallet Questions

Number of Questions: 5

1. According to our records, you previously lived in (POTSDOWN). Please choose the city from the following list where this street is located.

- ☐ ALPHADOWN
- ☐ BUCKLAND
- ☐ BANGDOWN
- ☐ MIDCLODOWN
- ☐ NONE OF THE ABOVECODES NOT APPLY

2. Which one of the following retail credit cards do you have? If there is not a match/retail credit card, please select NONE OF THE ABOVE.

- ☐ KINGS
- ☐ BOOT BANK
- ☐ ELLEN POWER
- ☐ QUEWET FLOWER MART
- ☐ NONE OF THE ABOVECODES NOT APPLY

3. You have been granted a mortgage loan in or around late 2014. Please select the dollar amount range in which your monthly mortgage payment lies. Select only in the regular monthly payment which includes principal, interest, and escrow (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment now or in the past, please select NONE OF THE ABOVECODES NOT APPLY.

- ☐ \$750 - \$949
- ☐ \$950 - \$1149
- ☐ \$1150 - \$1349
- ☐ \$1350 - \$1549
- ☐ NONE OF THE ABOVECODES NOT APPLY

4. How long have you been a voter in or on the year of the date below.

- ☐ 1945
- ☐ 1946
- ☐ 1951
- ☐ 1954
- ☐ NONE OF THE ABOVECODES NOT APPLY

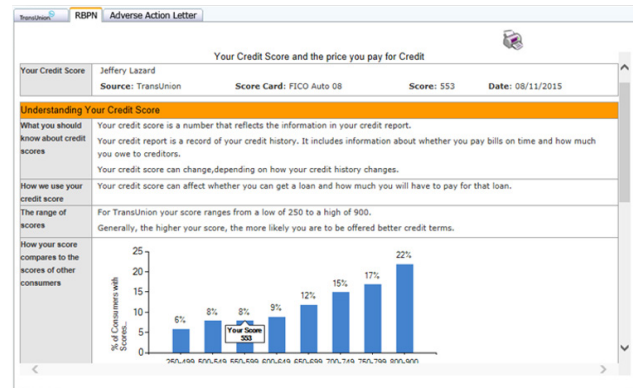
5. Please select the county for the address you provided.

- ☐ CESSOR
- ☐ HARRISBURGE
- ☐ NORDPOLA
- ☐ MIDCLODOWN
- ☐ NONE OF THE ABOVECODES NOT APPLY

Risk-Based Pricing Notices

The Risk-Based Pricing Regulation affects dealerships whether or not they pull a credit report on their customers. The regulation is intended to improve the accuracy of credit information by alerting those consumers who may have negative information existing on their credit file.

Consumers are provided their score, how their score ranks nationally and some educational information on how to obtain a copy of their report and what to do if they find inaccurate information.



- Compliance is automated for this regulation.
- Generated instantly with every credit report pulled.
- Dealers can print or email from within the view credit report window.
- Any consumer that the notice was not printed or emailed to, will be mailed their notice by the 700Credit mailhouse. Ensures people who never make it to the Finance office will receive a copy.
- Included in the Compliance Dashboard report to monitor activity.
- RBP Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

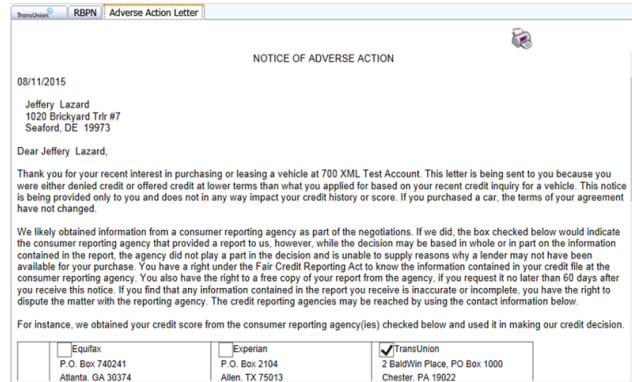
RBP: Recommended Best Practices

- Consider a process where the RBP is presented to the consumer during signing ceremony and have the consumer sign a copy and place in Deal Jacket.
- Add to your monthly audit check list that you utilize when auditing deal jackets.
- Consider delegating personnel to review notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the RBP, minimizing costs from RBP's being mailed to the customer.
- The RBP audit report can be run to show every customer a credit report was run on and how their RBP was delivered.

Adverse Action Notices

Dealerships are considered creditors and are responsible for providing Adverse Action notices to customers that were not offered financing or consumers who were offered alternative financing but denied the offer. 700Credit has a solution that automatically keeps your dealership in compliance with Adverse Action obligations.

- Generated instantly with every report
- Stored on 700Dealer.com system
- Included in Compliance Dashboard report
- Print or email to the consumer
- Mailhouse supported



TransUnion RBPB Adverse Action Letter

NOTICE OF ADVERSE ACTION

08/11/2015

Jeffery Lazard
1020 Brickyard Trlr #7
Seaford, DE 19973

Dear Jeffery Lazard,

Thank you for your recent interest in purchasing or leasing a vehicle at 700 XML Test Account. This letter is being sent to you because you were either denied credit or offered credit at lower terms than what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

We likely obtained information from a consumer reporting agency as part of the negotiations. If we did, the box checked below would indicate the consumer reporting agency that provided a report to us, however, while the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the agency, if you request it no later than 60 days after you receive this notice. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. The credit reporting agencies may be reached by using the contact information below.

For instance, we obtained your credit score from the consumer reporting agency(ies) checked below and used it in making our credit decision.

<input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022
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Adverse Action: Recommended Best Practices

- Review 700Credit's automation methods for minimizing manual efforts
 - Scorecard cutoffs, so top credit tier consumers never receive a notice
 - Automate the mailing of the notices for those consumers not mailed or emailed notices
- Add to your monthly audit check list that you utilize when auditing Dead deal jackets.
- Consider delegating personnel to review consumers who did not purchase a car for notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the Adverse Action, minimizing costs from Adverse Action Notice's being mailed to the customer.
- The Adverse Action audit report can be run to show every customer a credit report was run on and how their Adverse Action was delivered.

OFAC Search

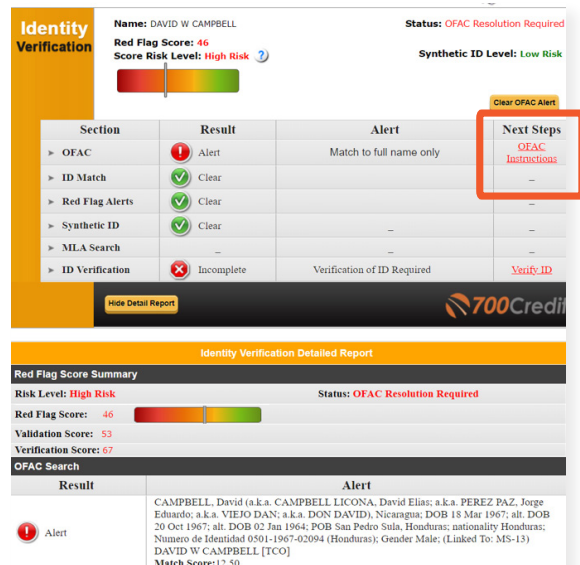
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

Specifically, OFAC is a database which identifies Specially Designated Nationals (SDN) – those individuals or businesses linked with illegal activities – with whom an entity, including dealerships, are prohibited from doing business. This includes cash deals.

700Credit's quick and easy OFAC solution screens your customers against the OFAC database with every transaction.

If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government's regulations.

A "next steps" link will appear with instructions on how to resolve the issue, as shown to the right.



Identity Verification

Name: DAVID W CAMPBELL Status: OFAC Resolution Required

Red Flag Score: 46 Score Risk Level: High Risk Synthetic ID Level: Low Risk

Section	Result	Alert	Next Steps
OFAC	Alert	Match to full name only	OFAC Instructions
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	Clear		
MLA Search	Clear		
ID Verification	Incomplete	Verification of ID Required	Verify ID

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: OFAC Resolution Required

Red Flag Score: 46 Validation Score: 53 Verification Score: 67

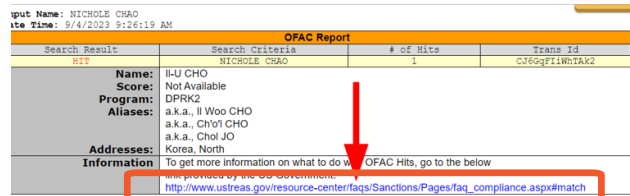
OFAC Search

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIEJO DAN; a.k.a. DON DAVID), Nicaragua; DOB 18 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score:12.50

OFAC Instructions

When you click on the link highlighted to the right, in the OFAC report, returns the following U.S. Department of the Treasury page.

Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.

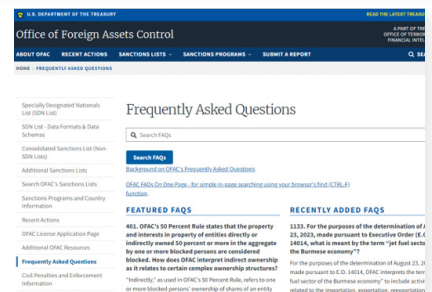


Input Name: NICHOLE CHAO
Time: 9/4/2023 9:26:19 AM

OFAC Report

Search Result	Search Criteria	# of Hits	Trans ID
HIT	NICHOLE CHAO	1	CV60qF1WnTAK2

Name: NICHOLE CHAO
Score: Not Available
Program: DPRK2
Aliases: a.k.a., Il Woo CHO
a.k.a., Ch'oi CHO
a.k.a., Ch'oi JO
Addresses: Korea, North
Information: To get more information on what to do with OFAC Hits, go to the below link provided by the US Government:
http://www.ustreas.gov/resource-center/faqs/sanctions/Pages/faq_compliance.aspx#match



U.S. DEPARTMENT OF THE TREASURY
Office of Foreign Assets Control

ABOUT OFAC RECENT ACTIONS SANCTIONS LISTS SANCTIONS PROGRAMS SUBMIT A REPORT

HOME FREQUENTLY ASKED QUESTIONS

Specially Designated Nationals List (SDN List)
SDN List - Data Formats & Data Schema
Consolidated Sanctions List (Non-SDN List)
Additional Sanctions Lists
Search OFAC's Sanctions Lists
Sanctions Programs and Country Information
Recent Actions
OFAC License Application Page
Additional OFAC Resources
Frequently Asked Questions
OFAC Penalties and Enforcement Information

Frequently Asked Questions

Search FAQs

OFAC FAQs (On this Page, for details on page searching using your browser's find (Ctrl-F))

FEATURED FAQs

401. OFAC's 50 Percent Rule states that the property and interests in property of entities directly or indirectly owned 50 percent or more by the aggregate by one or more blocked persons are considered blocked. How does OFAC interpret indirect ownership as it relates to certain complex ownership structures?

1123. For the purposes of the determination of 1.25.2023, made pursuant to Executive Order (E.O.) 14176, what is meant by the term "first-tier entity the Burmese economy"?

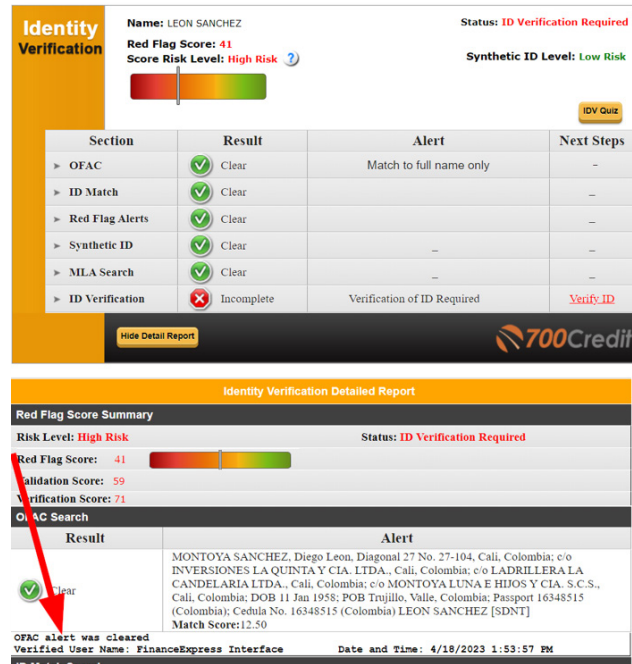
For the purposes of the determination of August 23, 2023 made pursuant to E.O. 14176, OFAC interprets the term "first-tier entity of the Burmese economy" to include a first related by the importation, exportation, transportation

RECENTLY ADDED FAQs

OFAC Cleared

After you clear an OFAC hit, the system will capture who cleared the ofac, date and time.

The override reasons will also be captured.



Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41 Score Risk Level: High Risk ?

Synthetic ID Level: Low Risk

IDV Quiz

Section	Result	Alert	Next Steps
OFAC	Clear	Match to full name only	-
ID Match	Clear	-	-
Red Flag Alerts	Clear	-	-
Synthetic ID	Clear	-	-
MLA Search	Clear	-	-
ID Verification	Incomplete	Verification of ID Required	Verify ID

Hide Detail Report

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

OFAC Search

Result	Alert
Clear	<p>MONTOYA SANCHEZ, Diego Leon, Diagonal 27 No. 27-104, Cali, Colombia; c/o INVERSIONES LA QUINTA Y CIA. LTDA., Cali, Colombia; c/o LADRILLERA LA CANDELARIA LTDA., Cali, Colombia; c/o MONTOYA LUNA E HIJOS Y CIA. S.C.S., Cali, Colombia; DOB 11 Jan 1958; POB Trujillo, Valle, Colombia; Passport 16348515 (Colombia); Cedula No. 16348515 (Colombia) LEON SANCHEZ [SDNT]</p> <p>Match Score: 12.50</p>

OFAC alert was cleared

Verified User Name: FinanceExpress Interface Date and Time: 4/18/2023 1:53:57 PM

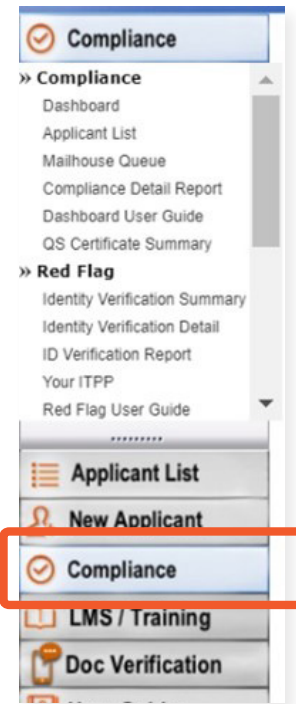
OFAC Search: Recommended Best Practices

- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit's Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your applicant. Look at the names listed and see if a match. If it is not your applicant, select the override OFAC button and record your reasons for overriding
- If it looks like it is your applicant follow the link to the government web site to report your hit.
- Ensure your finance office is reviewing the results of the ID Verification product which contains the OFAC search
- Consider placing a copy of the ID Verification Summary in the deal jacket to ensure finance office is reviewing and remediating results and add to your monthly audit check list that you utilize when auditing deal jackets.
- Utilize the dashboard to monitor for OFAC hits so that you can proactively investigate hits before end of month audit.
- The OFAC audit report can be run to ensure all OFACS were resolved

Viewing Audit Reports

To access your audit reports, first log into your 700Dealer.com platform.

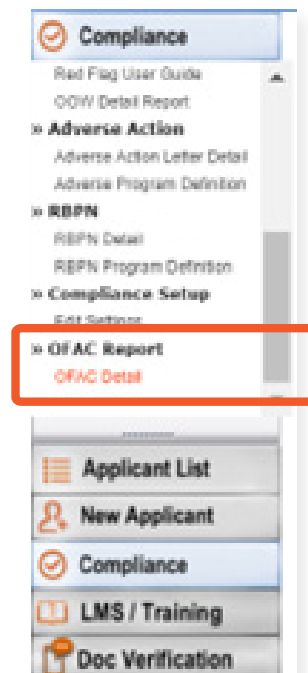
Locate the **"Compliance"** menu item in the left-side navigation panel.



Using the scroll bar, scroll down to the **"Detail Report"** you would like to see:

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RPBN Detail
4. OFAC Detail

Click on the report you would like to view. Examples of each report are provided on the next page.



RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				xxx-xx
Alex				Alert	9/1/2023 1:03:34 PM				xxx-xx
Timc				Clear	9/1/2023 4:25:53 PM		OOV		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Robi				Alert	9/1/2023 6:14:25 PM				xxx-xx

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAI		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Ale		Incomplete
09/01/2023	14:13:11		Bro		Verified
09/01/2023	15:19:38		Kur		Incomplete

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
	14				
<input checked="" type="checkbox"/> Applicants Passed		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned		2	14%		
<input checked="" type="checkbox"/> Applicants with Five Questions Presented		12	86%		

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav			09/01/2023				EFX(624)TU(645)XPN(640)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav					09/17/2023	EFX(624)TU(645)XPN(640)

OFAC REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0			
<input checked="" type="checkbox"/> OFAC Clear		296	99%	0			

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

SUPPORT: (866) 273-3848 (*Option 4*) or support@700Credit.com.

